

**Information to identify the case:**

Debtor 1	<b>Paul R. Galbraith</b>	Social Security number or ITIN	<b>xxx-xx-2444</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Barbara L. Galbraith</b>	Social Security number or ITIN	<b>xxx-xx-5655</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>11-27697-GLT</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Paul R. Galbraith

Barbara L. Galbraith

9/12/17

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Paul R. Galbraith  
Barbara L. Galbraith  
DebtorsCase No. 11-27697-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: mgut  
Form ID: 3180WPage 1 of 2  
Total Noticed: 36

Date Rcvd: Sep 12, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 14, 2017.

db/jdb  
cr +Paul R. Galbraith, Barbara L. Galbraith, 154 Gass Road, Pittsburgh, PA 15229-1006  
cr CitiMortgage, Inc., PO BOX 6030, SIOUX FALLS, SD 57117-6030  
+Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860  
13263620 Allegheny Specialty Practice Network, PO Box 951845, Cleveland, OH 44193-0020  
13263623 +CBCS, 875 Greentree Road, Pittsburgh, PA 15220-3508  
13263625 ++COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477  
(address filed with court: Collection Service Center, PO Box 14931, 250 Mt. Lebanon Blvd., Pittsburgh, PA 15234-0931)  
13538222 +Capital One Bank (USA), N.A., PO Box 12907, Norfolk, VA 23541-0907  
13530615 CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA, 50368-8971  
13312024 +Equitable Gas Company, c/o Donna Treemarchi, 225 North Shore Drive, Pittsburgh, PA 15212-5860  
13357885 +HSBC Bank Nevada, N.A., by PRA Receivables Management, LLC, PO Box 12907, Norfolk VA 23541-0907  
13263628 +Heritage Valley Health System, 111Hazel Lane #200, Sewickley, PA 15143-1253  
13263630 +Jordan Tax Service, 102 Rahway Road, McMurray, PA 15317-3349  
14196683 +MidFirst Bank, 999 NW Grand Blvd., Ste. 100, Oklahoma City, OK 73118-6051  
13263632 Plaza Recovery, 370 Seventh Avenue, New York, NY 10001-3900  
13263633 +State Collection Service, 2509 S. Stoughton Rd, Madison, WI 53716-3314  
13298650 +Township of Ross, % Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6107  
13263635 +West Penn Allegheny Health System, 2 Allegheny Center, 6th Floor, Pittsburgh, PA 15212-5402

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 13 2017 02:32:30 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

cr +EDI: PRA.COM Sep 13 2017 02:28:00 PRA Receivables Management, LLC, PO Box 12907, Norfolk, VA 23541-0907  
cr EDI: RECOVERYCORP.COM Sep 13 2017 02:28:00 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605  
13263621 +E-mail/Text: bankruptcy@usecapital.com Sep 13 2017 02:33:13 Capital Accounts, 2120 Crestmoor Road, Suite 3001, Nashville, TN 37215-2613  
13263622 +EDI: CAPITALONE.COM Sep 13 2017 02:28:00 Capital One, PO Box 30281, Salt Lake City, UT 84130-0281  
13263624 +EDI: CIAC.COM Sep 13 2017 02:28:00 Citimortgage, Inc, PO Box 9438, Gaithersburg, MD 20898-9438  
13263626 +E-mail/Text: kcarter@creditmanagementcompany.com Sep 13 2017 02:32:53 Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956  
13273202 +EDI: TSYS2.COM Sep 13 2017 02:28:00 Department Stores National Bank/Macy's, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
13327154 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Sep 13 2017 02:33:09 Duquesne Light Company, c/o Bernstein Law Firm, 707 Grant Street, Suite 2200 Gulf Tower, Pittsburgh, PA 15219-1908  
13271315 E-mail/Text: fnb.bk@fnfg.com Sep 13 2017 02:32:52 First Niagara Bank, N.A., 6950 South Transit Road, PO Box 514, Lockport NY 14095-0514  
13263627 +E-mail/Text: fnb.bk@fnfg.com Sep 13 2017 02:32:52 First Niagara Bank, 6950 South Transit Road, Lockport, NY 14094-6333  
13263629 +EDI: HFC.COM Sep 13 2017 02:28:00 HSBC Bank USA, PO Box 5253, Carol Stream, IL 60197-5253  
13417480 EDI: RESURGENT.COM Sep 13 2017 02:28:00 LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
13263631 +EDI: TSYS2.COM Sep 13 2017 02:28:00 Macy's, 9111 Duke Boulevard, Mason, OH 45040-8999  
13320229 +EDI: OPHSUBSID.COM Sep 13 2017 02:28:00 OAK HARBOR CAPITAL IV, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
13618744 +EDI: PRA.COM Sep 13 2017 02:28:00 PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067  
13270267 EDI: RECOVERYCORP.COM Sep 13 2017 02:28:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
13298178 +E-mail/Text: bncmail@w-legal.com Sep 13 2017 02:32:44 TARGET NATIONAL BANK, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
13263634 +EDI: WTRRN BANK.COM Sep 13 2017 02:28:00 Target National Bank, PO Box 673, Minneapolis, MN 55440-0673

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Duquesne Light Company  
cr Township of Ross

District/off: 0315-2

User: mgut  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 36

Date Rcvd: Sep 12, 2017

cr\* LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587,  
Greenville, SC 29603-0587  
cr\* +MidFirst Bank, 999 NW Grand Blvd., Ste. 100, Oklahoma City, OK 73118-6051

TOTALS: 2, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 14, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 12, 2017 at the address(es) listed below:

Christian M Rieger on behalf of Debtor Paul R. Galbraith chris@pauldanielslaw.com,  
paul@pauldanielslaw.com  
Christian M Rieger on behalf of Joint Debtor Barbara L. Galbraith chris@pauldanielslaw.com,  
paul@pauldanielslaw.com  
James Warmbrodt on behalf of Creditor MidFirst Bank bkgroup@kmlawgroup.com  
Jeffrey R. Hunt on behalf of Creditor Township of Ross jhunt@grblaw.com, cnoroski@grblaw.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com; acarr@bernsteinlaw.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com; srk@sjwpgh.com

TOTAL: 8